

EXHIBIT “A”

BOOK: 17780 - Page: 3363



2008013100360

JANICE M. HAMMONDS, RECORDER OF DEEDS
ST. LOUIS COUNTY MISSOURI
41 SOUTH CENTRAL, CLAYTON, MO 63105

TYPE OF
INSTRUMENT
AGRMT

GRANTOR
MOSLEY VIRGINIA C ETAL

TO

GRANTEE

PROPERTY
DESCRIPTION:

ROSIER RIDGE LOT 8 PB 66 PG 22

Lien Number

Notation
X

Locator

NOTE: I, the undersigned Recorder of Deeds, do hereby certify that the information shown on this Certification Sheet as to the TYPE OF INSTRUMENT, the NAMES of the GRANTOR and GRANTEE as well as the DESCRIPTION of the REAL PROPERTY affected is furnished merely as a convenience only, and in the case of any discrepancy of such information between this Certification Sheet and the attached Document, the ATTACHED DOCUMENT governs. Only the DOCUMENT NUMBER, the DATE and TIME of filing for record, and the BOOK and PAGE of the recorded Document is taken from this CERTIFICATION SHEET.

RECORDER OF DEEDS DOCUMENT CERTIFICATION

STATE OF MISSOURI)

SS.

COUNTY OF ST. LOUIS)

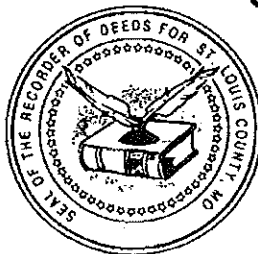
Document Number

360

I, the undersigned Recorder of Deeds for said County and State, do hereby certify that the following and annexed instrument of writing, which consists of 7 pages, (this page inclusive), was filed for record in my office on the 31 day of January 2008 at 07:55 AM and is truly recorded in the book and at the page number printed above.

In witness whereof I have hereunto set my hand and official seal the day, month and year aforesaid.

John Reber
Deputy Recorder



Janice M. Hammonds
Recorder of Deeds
St. Louis County, Missouri

Mail to:

MAIL-IN RECORDING

___ N.P.
___ N.P.C.
___ N.N.C.
___ N.N.I.

Destination code: 18

M

RECORDING FEE \$39.00
(Paid at the time of Recording)

6
Notation

{Space Above this Line for Recording Date}

Title(s) of Documents: Loan Modification Agreement

Date of Document: 11/10/2007

Grantor(s): Virginia C. Mosley

Grantor's Address: 1031 Wylin Ct., Ferguson, MO 63135

Grantee(s): PHH Mortgage Corporation

Grantee's Address: 4001 Leadenhall Rd. Laurel, NJ 08054

Full Legal Description is located on page - 5

Reference Book(s) and Page(s), if required: Instrument #2003022701588 Book
14619 Page 0638-0650.

Mortgage Services Loan Number:
Fannie Mae Loan Number

Prepared by:

Juan Matias

Prepared at:

Mortgage Services
4001 Leadenhall Road
Mt. Laurel, NJ 08054

800-446-0963 11/10/2007
This document is dated:

ORIGINAL

County Recorder,
Record and return to:
Mortgage Services
3000 Leadenhall Rd.
Mt. Laurel, NJ 08054
Attn: Document Control

LOAN MODIFICATION AGREEMENT

Three Original Loan Modification Agreements must be executed by the Borrower
One Original is to be filed with the note and one Original is to be recorded in the Land
Records where the Security Instrument is recorded

This Loan Modification Agreement ("Agreement"), between *VIRGINIA C. MOSLEY ("Borrower(s)") and PHH Mortgage Services (Lender), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated 02/18/2003 securing the original principal sum of \$79,500.00 and recorded on 02/27/2003, with the File/Instrument No. 2003022701588 Book 14619 Page 0638-0650 of the County of ST. LOUIS and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument as the "Property", located at 1031 WYLIN CT, FERGUSON, MO 63135 the real property described being set forth as follows: Assignment recorded 4/9/03; Instrument # 2003040901583, Book 14750, Page 0034.

LEGAL DESCRIPTION: See Exhibit A

*A single person

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows
(notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of the First day of December 2007, the amount payable under the Note and the Security Instrument (the "Unpaid "Principal Balance") is U.S. \$80,193.82 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.375%, beginning on the First day of December 2007. The Borrower promises to make monthly payments of principal and interest of U.S. \$533.07 beginning on the First day of January 2008 and continuing thereafter on same day of each succeeding month until principal and interest are paid in full. If on 03/01/2033 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at 4001 Leadenhall Road Mt. Laurel, NJ 08054 or at such other place as the Lender may require.

3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

(a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and

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(b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Jacqueline Mitchell (Seal)
-Witness

Virginia C. Mosley (Seal)
VIRGINIA C. MOSLEY -Borrower
(Must Sign In Black Ink Only)

Virian A. Conley (Seal)
-Witness

____ (Seal)
-Borrower
(Must Sign In Black Ink Only)

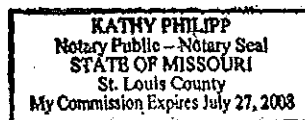
STATE OF: MO
COUNTY OF: ST LOUIS

Be it remembered, that on this 10 day of Nov in the year of Our Lord two thousand and seven (2007) before me, the subscriber a NOTARY PUBLIC, personally appeared VIRGINIA C. MOSLEY who I am satisfied is/are the person(s) who signed the within instrument, and I acknowledge that he/she/they signed, sealed and delivered the same as his/her/their voluntary act and deed. All of which is hereby certified.

* A single person

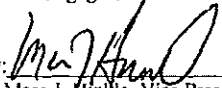
Sworn and Subscribed before me on this 10 day of Nov 2007.

Kathy Phillip (Seal)
(Must Sign In Black Ink Only) Notary Public
Kathy Phillip



Loan Modification Agreement-Single Family--Fannie Mae/Freddie Mac Uniform Instrument
[Space Below This Line For Acknowledgments]

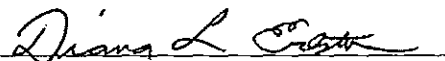
PHH Mortgage Services

By: 
Marc J. Hinkle, Vice President

STATE OF: NJ
COUNTY OF: Burlington

On this 11 day of JAN 2008 before me, Diana L. Erlston Notary Public, Marc J. Hinkle Vice President of CORPORATION, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to be within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature 
(Must Sign in Black Ink Only)
DIANA L. ERLSTON
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES: 07/31/2011

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LEGAL DESCRIPTION
ACCOUNT #1

LOT 8 OF ROSIER RIDGE, A SUBDIVISION IN ST LOUIS
COUNTY, MISSOURI, ACCORDING TO THE PLAT
THEREOF IN PLAT BOOK 66 PAGE (S) 22 OF THE ST.
LOUIS COUNTY RECORDS.